Fill in this information to identify your case:		
United States Bankruptcy Court for the: Northern District of Illinois		ven considerable constraints and the constraints are constraints and the constraints and the constraints are constraints are constraints and the constraints are constraints are constraints and the constraints are constraints are constraints and the constraints are const
Case number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this amended fil

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself						
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):				
1. Your full name						
Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	Edgar First name J. Middle name Astudillo Last name Suffix (Sr., Jr., II, III)	Mariela First name R. Middle name Astudillo Last name Suffix (Sr., Jr., II, III)				
2. All other names you have used in the last 8 years Include your married or	First name Middle name	First name Middle name				
maiden names.	Last name	Last name				
	First name	First name				
	Middle name	Middle name				
	Last name	Last name				
3. Only the last 4 digits of	CONSTRUCTION OF THE STATE OF TH					
your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx - xx - 7 0 6 1 or 9 xx - xx	xxx - xx - 4 9 2 4 or 9 xx - xx				

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De	ebtor 1 Edgar J. First Name Middle Na	Astudillo Last Name	Case number (# known)
inginine:	tatanan artika ik 1996 80-408-es ilm- o vi terretinden erretinden kommendiak iki eta ilministratika ilministra	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in	☑ I have not used any business names or EINs.	I have not used any business names or EINs.
	the last 8 years Include trade names and	Business name ,	Business name
	doing business as names	Business name	Business name
		EIN	EIN
		EIN	EIN
5.	Where you live	inink karte Billion var er en	If Debtor 2 lives at a different address:
		5249 W. Melrose St. Number Street	Number Street
		•••	
		Chicago IL 60641 City State ZIP Code	City State ZIP Code
		Cook	0
		County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)
			·

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De	btor 1 EC	lgar J. Jame Middle Nar		Studil Last Name	lo	=	Case number (# kr	own)
	PHBI II	ame wooe rai	us.	Last Name				
	T-U.4	iba Carret Shar	V 8	a I	4		\	
	art 2: Tell 1	the Court Abou	ut Your B	ankrup	tcy case		·	
7.	The chapter Bankruptcy			Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.				
	are choosin under	g to file	☑ Cha	oter 7			·	
	and or		☐ Cha	oter 11				
			☐ Cha _l	oter 12				
		•	☐ Cha	oter 13				
	o es la la deseñada en la esperada e	SEE A P. S. W. S. W. S.	ى بەر دەۋداردار قالغا بادا ب	outurent to the	C. C. Cold - wood a too the stranding policy and the	h. L sacarra un es este estados	KOROLOGO PERESE E PERESE LA PERESE L	in a mendengan taga padabadah pendengan kendilangan pendengan dan dalam pendengan pendengan berada pendengan
8. How you will pay the fee		local your subr with	court for self, you nitting you a pre-p	or more details ab u may pay with ca your payment on your rinted address.	out how you m sh, cashier's c our behalf, you allments. If you	nay pay. Typicall theck, or money ur attorney may p u choose this op	eck with the clerk's office in your y, if you are paying the fee order. If your attorney is pay with a credit card or check tion, sign and attach the	
			Appi	ication	for Individuals to F	Pay The Filing	Fee in Installme	nts (Official Form 103A).
			By la less pay	iw, a jud than 15 the fee	dge may, but is no i0% of the official p	ot required to, vooverty line that you choose th	waive your fee, a at applies to you is option, you m	ion only if you are filing for Chapter 7. and may do so only if your income is r family size and you are unable to ust fill out the <i>Application to Have the</i> with your petition.
9. Have you filed for		ed for	☑ No		and the state of t			
	bankruptcy last 8 years	kruptcy within the		District		When	-	Case number
	last o years	•					MM / DD / YYYY	
				District		When	MM / DD / YYYY	Case number
				District		When		Case number
							MM / DD / YYYY	
10.	Are any ban		☑ No					
	filed by a sp	ing or being oouse who is	☐ Yes.	Debtor	,			Relationship to you
	not filing the you, or by a partner, or l affiliate?	business		District	61	When	MM / DD / YYYY	Case number, if known
	armate r			Debtor				Relationship to you
								Case number, if known
							MM / DD / YYYY	
	0							
11.	Do you rent residence?	your	☑ No. ☐ Yes.	Go to li Has yo resider	ur landlord obtained	an eviction judg	ment against you	and do you want to stay in your
				☐ No.	. Go to line 12.			
	X.				s. Fill out <i>Initial State</i> bankruptcy petition		Eviction Judgment	Against You (Form 101A) and file it with

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ebtor 1 <u>Edgar</u> J	J. Astudillo Case number (if known)				
First Name Middl	le Name Last Name				
art 3: Report About Ar	ny Businesses You Own as a Sole Proprietor				
. Are you a sole propriet of any full- or part-time					
business?	Yes. Name and location of business				
A sole proprietorship is a					
business you operate as an individual, and is not a	Name of business, if any				
separate legal entity such a	s				
a corporation, partnership, of LLC.	or Number Street				
If you have more than one					
sole proprietorship, use a					
separate sheet and attach it to this petition.					
	City State ZIP Code				
	Check the appropriate box to describe your business:				
	☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))				
	☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))				
	☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))	,			
	Commodity Broker (as defined in 11 U.S.C. § 101(6))				
	None of the above				
Are you filing under Chapter 11 of the Bankruptcy Code and are you a small busined debtor? For a definition of small	☑ No. I am not filing under Chapter 11.	if			
business debtor, see 11 U.S.C. § 101(51D).	No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.				
	☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.				
Daniel if You Co	wn or Have Any Hazardous Property or Any Property That Needs Immediate Attention				
Report if You Ov	with or nave any mazaruous Property or any Property That Reeus Infinediate Attention				
Do you own or have an					
property that poses or alleged to pose a threat					
of imminent and identifiable hazard to public health or safety? Or do you own any					
property that needs immediate attention?	If immediate attention is needed, why is it needed?				
For example, do you own perishable goods, or livestoo that must be fed, or a buildin that needs urgent repairs?		-			
	Where is the property?				
	Number Street				
	City State ZIP Code				

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Debtor 1

Edgar

∖studillo

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 davs.

I am not required to receive a briefing ab	out
credit counseling because of:	

Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making

rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☑ I received a briefing from an approved credit counseling agency within the 180 days before ! filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 davs.

I am not required to receive a briefing	about
credit counseling because of:	4

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-03963 Doc 1 Filed 02/09/16 Entered 02/09/16 16:13:00 Desc Main Document Page 6 of 12

Det	otor 1 Edgar First Name Mid	J. Astudillo Idle Name Last Name	Case number (if km	own)			
				•			
Pa	rt 6: Answer These	Questions for Reporting Purp	oses				
16.	What kind of debts do		16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."				
	you have?	☐ No. Go to line 16b. ☐ Yes. Go to line 17.					
			narily business debts? Business debts investment or through the operation of the				
		☐ No. Go to line 16c. ☐ Yes. Go to line 17.					
		16c. State the type of debts y	ou owe that are not consumer debts or bu	siness debts.			
17.	Are you filing under Chapter 7?	☐ No. I am not filing under	Chapter 7. Go to line 18.	aanaa aa kannin mahaa mii kannin mahaa			
	Do you estimate that a any exempt property i		apter 7. Do you estimate that after any exernses are paid that funds will be available to	mpt property is excluded and distribute to unsecured creditors?			
	excluded and administrative expens	☑ No					
	are paid that funds will available for distributi to unsecured creditors	libe U Yes on					
18.	How many creditors d	lo ☑ 1-49 □ 50-99	1,000-5,000 5,001-10,000	25,001-50,000 50,001-100,000			
	owe?	100-199 200-999	10,001-25,000	☐ More than 100,000			
19.	How much do you estimate your assets t	\$0-\$50,000 \$\overline{\sigma}\$50,001-\$100,000	\$1,000,001-\$10 million \$10,000,001-\$50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion			
	be worth?	\$100,001-\$500,000	\$50,000,001-\$100 million	☐ \$10,000,000,001-\$50 billion			
s memorino (), the	alle to the second of the seco	\$500,001-\$1 million	\$100,000,001-\$500 million	More than \$50 billion			
	How much do you estimate your liabilitie	\$0-\$50,000 \$ \$50,001-\$100,000	☐ \$1,000,001-\$10 million ☐ \$10,000,001-\$50 million	☐ \$500,000,001-\$1 billion ☐ \$1,000,000,001-\$10 billion			
	to be?	\$100,001-\$500,000	\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion			
Pa	1 7: Sign Below	☑ \$500,001-\$1 million	\$100,000,001-\$500 million	☐ More than \$50 billion			
	r you	I have examined this petition, correct.	and I declare under penalty of perjury that	the information provided is true and			
			Chapter 7, I am aware that I may proceed, e. I understand the relief available under ea				
		If no attorney represents me a this document, I have obtaine	and I did not pay or agree to pay someone d and read the notice required by 11 U.S.C	who is not an attorney to help me fill out c. § 342(b).			
		I request relief in accordance	with the chapter of title 11, United States C	ode, specified in this petition.			
			tatement, concealing property, or obtaining sult in fines up to \$250,000, or imprisonme				
		Signature of Debtoral	Judilla Signatura	e of Debtor 2			
		Executed on 2 09 MM / DD	<u>/6</u> Executed	0.00 16			

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Astudillo Debtor 1 Case number (if knd I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility For your attorney, if you are to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief represented by one available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no If you are not represented knowledge after an inquiry that the information in the schedules filed with the petition is incorrect. by an attorney, you do not need to file this page. Date Signature of Attorney for Debtor Raul Serrato Printed name Serrato Law Ltd. Firm name 1310-A W. 18th St Number Street 60608 Chicago IL City State ZIP Code Email address attorney@serrlaw.com Contact phone (312) 888-9673

State

625152 Bar number Case 16-03963 Doc 1 Filed 02/09/16 Entered 02/09/16 16:13:00 Desc Main Page 8 of 12 Document

Debtor 1	Edgar	J.	Astudillo	Case number (if known)	
	Firet Nama	Middle Name	Lest Nama		,

For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page.

The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list

also deny you a discharge of all your debts if you do sor case, such as destroying or hiding property, falsifying recases are randomly audited to determine if debtors have Bankruptcy fraud is a serious crime; you could be fit	mething dishonest in your bankruptcy ecords, or lying. Individual bankruptcy e been accurate, truthful, and complete.
If you decide to file without an attorney, the court expect hired an attorney. The court will not treat you differently successful, you must be familiar with the United States Bankruptcy Procedure, and the local rules of the court is be familiar with any state exemption laws that apply.	because you are filing for yourself. To be Bankruptcy Code, the Federal Rules of
Are you aware that filing for bankruptcy is a serious acticonsequences?	on with long-term financial and legal
No	
Yes Yes	
Are you aware that bankruptcy fraud is a serious crime a inaccurate or incomplete, you could be fined or imprisor	
□ No	
¥ Yes	
Did you pay or agree to pay someone who is not an atto	rney to help you fill out your bankruptcy forms?
No No	
Yes. Name of Person	aration, and Signature (Official Form 119).
By signing here, I acknowledge that I understand the rish have read and understood this notice, and I am aware that attorney may cause me to lose my rights or property if I	nat filing a bankruptcy case without an
Edgar Astudino *	Mariela AsTudillo
Signature of Beblor 1	Signature of Debtor 2
Date 2/09/16	Date 2/59/16 MM / DD / YYYY
Contact phone	Contact phone
Cell phone	Cell phone

Email address

Email address

Certificate Number: 01267-ILN-CC-026923099



CERTIFICATE OF COUNSELING

I CERTIFY that on February 9, 2016, at 3:02 o'clock PM CST, Edgar J Astudillo received from Money Management International, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Northern District of Illinois, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date:	Feoruary 9, 2016	ву:	/s/ rama Roman
		Name:	Tania Roman
		Title:	Counselor I

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Certificate Number: 01267-ILN-CC-026923105



CERTIFICATE OF COUNSELING

I CERTIFY that on February 9, 2016, at 3:04 o'clock PM CST, Mariela R Astudillo received from Money Management International, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Northern District of Illinois, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet and telephone.

Date:	February 9, 2016	Ву:	/s/Tania Roman
		Name:	Tania Roman
	,	Title:	Counselor I

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Afni 1310 Martin Luther King Dr Bloomington, IL 61701

Afni, Inc. PO Box 3097 Bloomington, IL 61702

Aldino Arias 165 W. Ohio Ave. Apt. 10 Chicago, IL 60654-4718

Ausberto Campoverde 2234 N. Lockwood Ave Chicago, IL 60639-3026

Cci 501 Greene Street Augusta, GA 30901

Chase Card PO Box 15298 Wilmington, DE 19850

Chase Mortgage PO Box 24696 Columbus, OH 43224

Citibank / Sears Citicorp Attn: Centralized Bankruptcy PO Box 790040 Saint Louis, MO 63179

CitiBank / Sears PO Box 6282 Sioux Falls, SD 57117

Codilis & Associates, P.C. 15W030 N. Frontage Rd. Burr Ridge, IL 60527

Credit Management Corp PO Box 1654 Green Bay, WI 54305 Credit Management, LP Attn: Bankruptcy PO Box 118288 Carrolton, TX 75011

ERC/Enhanced Recovery Corp 8014 Bayberry Rd Jacksonville, FL 32256

Peoples Gas 200 E Randolph St 20th Floor Chicago, IL 60601

SRC Customer Service Attn: Bankruptcy Department 3611 North Ridge Road Wichita, KS 67205

Trident Asset Management PO Box 888424 Atlanta, GA 30356

Tridentasset.com 53 Perimeter Ctr. E Suite 4 Atlanta, GA 30346

Wilian Astudillo 100 N. Elm St. Hillside, IL 60162-1580

Wilshire Credit Corp/Bank of America Bank of America N.A. 450 American St Simi Valley, CA 93065